GOVERNMENT OF INDIA
FINANCE
LOK SABHA

STARRED QUESTION NO:63
ANSWERED ON:09.07.2004
PERFORMANCE OF RRBs
Singh Shri Dushyant;Virendra Kumar Shri

Will the Minister of FINANCE be pleased to state:

(a) the number of Regional Rural Banks and their sponsored banks functioning in the country, State-wise;

(b) the performance of these banks in priority sector lending during the last three years as on date;

(c) the profit and loss incurred by these banks during the said period;

(d) whether the Government has any proposal to revamp the working of RRBs; and

(e) if so, the steps propose to be taken in that direction

Answer

FINANCE MINISTER (P. CHIDAMBARAM)

(a), (b), (c), (d) & (e): A Statement is laid on the Table of the House.

Statement referred to in reDly to Darts (a) to (e) of Lok Sabha starred Ouestion replied on 9tb July, 2004 regardineg Performance of RRBs tabled by Shri Virendra Kumar and Shri Dushyant Singh

(a): State-wise details of number of Regional Rural Banks (RRBs) and number of Sponsor Banks are given at Annexure-I.

(b): The performance under Priority sector lending by RRBs during the last three years is as given below:

Priority Sector Lending by RRBs

(Rs in Crores)

	2000-01	2001-02	2002-03
Amount Disbursed	5894.77	7142.70	8846.60
% to the total loans disbursed	66.81	67.57	69.98

(c): Profit/Loss incurred by RRBs during the last three years is given at Annexure-ll.

(d) & (e): Several options for revamping of RRBs have been suggested. These include, interlia, delinking of RRBs from Sponsor Banks, amalgamation of RRBs at regional or state level, merger with Sponsor Banks, making RRBs subsidiaries of the Sponsor Banks, their consolidation into a National Rural Bank etc. Government has decided that each sponsor bank will be held squarely accountable for the performance of RRBs under its control. RRBs that adopt a new governance standard and that abide by the prudential regulations will qualify for receiving funds from the Government for restructuring.

Annexure - I

State-wise details of numbers of Regional Rural Banks and number of Sponsor Banks:

S.No.	Name of State Government	No.of RRBs	No.of Sponsor

	Banks		
1.	Andhra Pradesh	16	5
2.	Arunachal Pradesh	1	1
3.	Assam	5	2
4.	Bihar	16	4
5.	Chhattisgarh	5	3
6.	Gujarat	9	3
7	Haryana	4	2
8.	Himachal Pradesh	2	2
9.	Jammu & Kashmir	3	2
10.	Jharkhand	6	2
11.	Karnataka	13	6
12.	Kerala	2	2
13.	Madhya Pradesh	19	8
14.	Maharashtra	10	3
15.	Manipur	1	1
16.	Meghalaya	1	1
17.	Mizoram	1	1
18.	Nagaland	1	1
19.	Orissa	9	5
20.	Punjab	5	3
21.	Rajasthan	14	6
22.	Tamil Nadu	3	2
23.	Tripura	1	1
24.	Uttar Pradesh	36	10
25.	Uttaranchal	4	2
26.	West Bengal	9	3

Annexure-II

LOSS AND PROFIT BY REGIONAL RURAL BANKS DUJUNG LAST THREE YEARS

Sl.No.	Name of Regional Rural Banks	Profit/ Loss(-) 2000-01	Profit/ Loss(-) 2001-02	Profit/ Loss(-) 2002-03
1	Haryana Kshetriya Gramin Bank	362.01	365.38	791.68
2	Gurgaon Gramin Bank	2208.64	2906.80	3261.38
3	Hissar-Sirsa Kshetriya Gramin Bank	352.72	323.47	431.45
4	Ambala Kurukshetra Gramin Bank	180.40	181.36	204.17
	HARYANA	3103.77	3777.01	4688.68
5	Himachal Gramin Bank	404.14	404.14	288.25
6	Parvatiya Gramin Bank	160.53.	160.53	123.18

HIMACHAL Pradesh 564.67 564.67 411.43

7 Jammu Rural Bank 762.10 868.47 991.61
8 Ellaqui Dehati Bank -636.61 -618.62 -1210.48
9 Kamraz Rural Bank 3.61 87.06 -371.17

JAMMU & Kashmir 129.10 336.91 -590.04

10 Shivalik Kshetriya 544.98 751.02 905.23
11 Kapurthala Ferozpulr Gramin Bank 225.46 504.72 858.13
12 Gurdaspur Amritsar Kshetriya Gramin Vikas Bank 862.01 1076.65 1203.41
13 Malwa Gramin Bank 508.89 415.94 361.78
14 Faridkot Bhatinda Gramin Bank 185.35 176.32 215.26

PUNJAB 2326.69 2924.65 3543.81

15 Jaipur Nagaur Anchalik Gramin Bank 536.71 436.46 630.18
16 Marwar Gramin Bank 262.18 390.14 548.60
17 Shekhawati Gramin Bank 642.44 890.49 1147.14
18 Marudhar Kshetriya Gramin Bank -447.96 -370.06 -629.70
19 Alwar Bharatpur Kshetriya Gramin Bank 413.10 702.62 971.51
20 Aravali Kshetriya Gramin Bank -473.27 -65.47 8.84
21 Hadoti Kshetriya Gramin Bank 201.35 113.58 49.50
22 Mewar Anchalik Gramin Bank -60.32 2.54 33.44
23 Thar Anchalik Gramin Bank 4.94 57.86 16.82
24 Bundi Chitorgarh Kshetriya Gramin Bank 77.17 69.48 16.88
25 Bhilwara Ajmer Kshetriya Gramin Bank 218.30 261.14 385.19
26 Dungarpur Banaswara Gramin Bank 4.34 9.12 2.44
27 Sriganganagar Kshetriya Gramin Bank 143.64 82.39 88.98
28 Bikaner Kshetriya Gramin Bank 10.62 28.55 -99.58

RAJASTHAN 1522.62 2580.29 3170.24

29 Arunachal Pradesh Rural Bank -179.28 -835.94 -1118.66

ARUNACHAL PRADESH -179.28 -835.94 -1118.66

30 Pragjyotish Gramin Bank 7.83 55.16 340.06
31 Lakhimi Gaonlia Bank 375.36 67.48 53.75
32 Cachar Gramin Bank 191.55 179.58 18.82
33 Langpi Dehangi Rural Bank -162.66 -99.89 -325.50
34 Subansiri Gaonlia Bank 87.81 93.21 61.38

ASSAM 499.89 295.54 148.51

35 Manipur Rural Bank -32.04 -116.07 -214.90

MANIPUR -32.04 -116.07 -214.90

36 Khasi Jaintia Rural Bank 262.61 387.27 310.09

MEGHALAYA 262.61 387.27 310.09

37 Mizoram Rural Bank 20.27 34.32 29.16

MIZORAM 20.27 34.32 29.16

38 Nagaland Rural Bank 9.14 2.38 -16.15

NAGALAND 9.14 2.38 -16.15

39 Tripura Gramin Bank -818.78 25.96 205.01

TRIPURA -818.78 25.96 205.01

40 Bhojpur Rohtas Gramin Bank 1017.50 1172.75 1524.81
41 Champaran Gramin Bank -496.69 16.97 -967.82
42 Magadh Gramin Bank 1408.01 1884.80 1665.93
43 Kosi Kshetriya Gramin Bank 252.45 556.67 65.99
44 Vaishali Kshetriya Gramin Bank 20.79 -160.85 -1586.99
45 Monghyr Kshetriya Gramin Bank -281.10 -56.12 -752.08
46 Madhubani Kshetriya Gramin Bank 20.23 -226.88 -607.76
47 Nalanda Gramin Bank -226.00 -78.44 156.73
48 Mithila Kshetriya Gramin Bank 101.61 104.32 -576.87
49 Samastipur Kshetriya Gramin Bank 130.59 -138.77 -208.14
50 Gopalganj Kshetriya Gramin Bank 450.06 411.17 492.01
51 Saran Kshetriya Gramin Bank -34.74 6.59 -757.44
52 Siwan Kshetriya Gramin Bank 422.03 612.10 643.41
53 Patliputra Gramin Bank 70.83 187.34 190.28
54 Bhagalpur Banka Kshetriya Gramin Bank 82.96 2.11 -608.99
55 Begusarai Kshetriya Gramin Bank 215.66 123.80 65.30

BIHAR 3154.19 4417.56 -1261.63

56 Santhal Parganas Gramin Bank 174.51 -69.70 -918.36
57 Singhbhum Kshetriya Gramin Bank 125.69 45.38 -604.57
58 Palamau Kshetriya Gramin Bank 139.58 59.47 -423.52
59 Ranchi Kshetriya Gramin Bank -137.47 -336.86 -413.21
60 Giridih Kshetriya Gramin Bank 59.77 161.96 152.93
61 Hazaribagh Kshetriya Gramin Bank 312.83 189.40 236.77

JHARKHAND 674.91 49.65 -1970.06

62 Puri Gramin Bank -148.86 17.96 48.11
63 Bolangir Anchalik Gramin Bank -708.29 -628.95 -1596.85
64 Cuttack Gramya Bank -209.50 -998.89 -988.45
65 Koraput Panchabati Gramin Bank 178.00 -399.90 -337.17
66 Kalahandi Anchalik Gramin Bank 17.25 -805.61 -188.44
67 Baitarani Gramin Bank 102.98 14.40 115.00
68 Balasore Gramin Bank -926.34 -1056.76 -1285.99
69 Rushikulya Gramin Bank 305.80 308.76 863.72
70 Dhenkanal Gramin Bank 280.57 300.58 287.82

ORISSA -1108.39 -3248.41 -3082.25

71 Gaur Gramin Bank 109.75 411.85 93.99
72 Mallabhum Gramin Bank 266.33 240.78 12.88
73 Mayurakshi Gramin Bank 155.35 125.13 -495.01
74 Uttar Banga Kshetriya Gramin Bank 64.42 104.06 -353.00
75 Nadia Gramin Bank 183.87 107.04 35.04
76 Sagar Gramin Bank 503.16 512.48 202.61
77 Bardhaman Gramin Bank 68.04 323.36 23.52
78 Howrah Gramin Bank 121.53 298.98 366.10
79 Murshidabad Gramin Bank 55.81 121.59 126.07

WEST BENGAL 1528.26 2245.27 12.20

80 Bilaspur Raipur Kshetriya Gramin Bank -230.55 -213.75 -164.06
81 Surguja Kshetriya Gramin Bank 61.35 30.77 42.92
82 Bastar Kshetriya Gramin Bank -437.06 -414.11 -396.46
83 Durg-Rajnandgaon Gramin Bank 151.68 164.29 411.55
84 Raigarh Kshetriya Gramin Bank 176.93 110.30 91.88

CHHATISGARH 14.25 -77.98 -14.17

85 Kshetriya Gramin Bank Hoshangabad 206.17 220.51 191.16
86 Rewa-Sidhi Gramin Bank 658.79 408.39 121.97
87 Bundelkhand Kshetriya Gramin Bank 250.45 178.92 9.79
88 Sharda Gramin Bank 230.65 128.25 180.76
89 Jhabua-Dhar Kshetriya Gramin Bank -92.16 61.75 -208.47
90 Shivpuri-Guna Kshetriya Gramin Bank 123.41 201.21 51.51
91 Damoh-Panna-Sagar Kshetriya Gramin Bank 263.34 268.96 43.13
92 Dewas-Shajapur Kshetriya Gramin Bank 160.25 261.90 335.04
93 Nimar Kshetriya Gramin Bank -20.13 -2.86 -99.47
94 Mandla-Balaghat Kshetriya Gramin Bank 21.11 90.421 40.11
95 Chhindwara-Seoni Kshetriya Gramin Bank 28.88 83.41 13.80
96 Rajgarh-Sehore Kshetriya Gramin Bank 41.58 78.96 10.95
97 Shahdol Kshetriya Gramin Bank -76.28 21.14 14.20
98 Ratlam-Mandsaur Kshetriya Gramin Bank 117.84 171.27 136.39
99 Chambal Kshetriya Gramin Bank 103.53 141.04 31.02
100 Mahakaushal Kshetriya Gramin Bank -189.84 -284.41 -241.45
101 Indore-Ujjain Kshetriya Gramin Bank 1.50 -23.53 44.97
102 Gwalior-Datia Kshetriya Gramin Bank 150.74 191.23 145.64
103 Vidisha-Bhopal Kshetriya Gramin Bank 289.53 293.40 328.72

MADHYA PRADESH 2269.36 2489.96 1149.77

104 Nainital-Almora Kshetriya Gramin Bank 396.76 365.52 407.40
105 Ptlhoragarh Kshetrtya Gramin Bank 217.15 204.84 274.90
106 Ganga-Yamuna Gramin Bank 90.67 105.49 28.18
107 Alaknanda Gramin Bank 139.42 86.84 46.02

UTTARANCHAL 844.00 762.69 756.50

108 Prathama Bank 2617.03 2669.10 3662.09
109 Gorakhpur Kshetriya Gramin Bank 2860.11 2879.92 1321.99
110 Samyut Kshetriya Gramin Bank 1979.66 2011.49 2017.84
111 Barabanki Gramin Bank 506.24 518.60 491.01
112 Raebareli Kshetriya Gramin Bank 347.55 404.43 325.95
113 Farrukhabad Gramin Bank 621.92 300.85 458.67
114 Bhagirath Gramin Bank 1930.08 1766.33 1826.37
115 Balli`s Kshetriya Gramin Bank 611.36 682.59 374.04
116 SUitanpur Kshetriya Gramin Bank 145.79 162.73 276.36
117 Avadh Gramin Bank 1032.60 760.72 798.07
118 Kanpur Kshetriya Gramin Bank 335.42 692.19 715.51
119 Sravasti Gramin Bank 966.30 643.87 682.92
120 Etawah Kshetriya Gramin Bank 314.26 87.34 -91.15
121 Kisan Gramin Bank 202.82 317.43 264.23
122 Kshetriya Kisan Gramin Bank -296.64 -101.73 -430.06
123 Kashi Gramin Bank 580.41 908.68 681.27
124 Basti Gramin Bank 1040.57 1209.78 620.23
125 Allahabad Kshetriya Gramin Bank 405.14 491.89 75.25
126 Prata arh Kshetriya Gramin Bank 399.29 515.52 583.83
127 Faizabad Kshetria Gramin Bank 590.39 626.70 686.09
128 Fatehpur Kshetriya Gramin Bank 132.63 143.29 138.95
129 Bareilly KshetriYia Gramin Bank 510.56 539.05 625.88
130 Devi Patan Kshelnya Gramln Bank 697.74 754.57 706.11
131 Aligarh Kshetri ci Gramin Bank 1168.63 1221.29 1402.50
132 Tulsi Gramin Bank 580.28 425.42 649.47
133 Etah Gramin Bank 221.46 95.61 501.27
134 Gomti Gramin Bank 393.59 641.29 458.61
135 ChhatrasaJ Gramin Bank 256.66 281.73 453.96
136 Rani Lakshmi Bai Kshetriya Gramin Bank -239.09 -273.87 15.61
137 Vidur Gramin Bank 332.69 501.71 502.11

138 Shahjahanpur Kshetriya Gramin Bank 728.14 768.25 771.50
139 Vindhyavasini Gramin Banki 51.90 63.62 112.07
140 Sarayu Gramin Bank 754.30 907.72- 986.22
141 Jamuna Gramin Bank 190.19 300.23 458.29
142 Muzaffarnagar Gramin Bank 136.39 311.11 265.10
143 Hindon Gramin Bank 202.58 155.47 165.28

UTTAR PRADESH 23106.37 24229.45 23553.44

144 Kutch Gramin Bank 359.25 585.33 592.39
145 Jamnagar Rajkot Gramin Bank 465.00 339.46 402.10
146 Banaskantha-Mehasana Gramin Bank 181.59 65.27 100.07
147 Panchmahal Vadodara Gramin Bank 104.75 109.47 138.02
148 Surendranagar-Bhavnagar Gramin Bank -203.20 288.42 276.75
149 Valsad-Dangs Gramin Bank 331.47 423.601 440.00
150 Surat-Bharuch Gramin Bank 42.95 -156.73 51.18
151 Sabarkantha-Gandhinagar Gramin Bank 216.09 247.01 255.10
152 Junagadh-Amreli Gramin Bank 209.79 154.87 144.98

GUJARAT 2114.09 2056.70 2400.59

153 Marathwwada Gramin Bank 50.79 5.18 -1109.38
154 Aurangabad-Jalna Gramin Bank 455.29 502.35 -323.85
155 Chandrapur-Gadchiroli Gramin Bank 73.15 101.97 -295.51
156 Akola Gramin Bank 132.62 159.68 11.98
157 Ratnagiri-Sindhudura Gramin Bank 57.31 -135.48 4.37
158 Sola pur Gramin Bank 37.33 10.86 2.36
159 Bhandara Gramin Bank -24.11 -215.48 -123.39
160 Yavatmal Gramin Bank 153.60 160.94 136.26
161 Buldhana Gramin Bank 124.57 196.85 131.77
162 Thane Gramin Bank 205.24 162.68 130.25

MAHARASHTRA 1265.79 949.56 -1435.14

163 Naaariuna Grameena Bank 378.04 101.30 611.32
164 Rayalseema Gramin Ban 1102.41 1556.80 2150.14
165 Sri Visakha Gramin Bank 502.54 632.07 529.50
166 Sree Anantha Grameena Bank 1035.40 1112.86 1737.55
167 Shri Venketeshwara Grameena Bank 548.73 256.82 375.51
168 Sri Saraswathi Grameena Bank 259.11 422.74 508.77
169 Sanaameshwra Grameena Bank 724.75 545.87 557.93
170 Manjira Grameena Bank 612.40 621.64 357.89
171 Pinakini Grameena Bank 810.55 312.66 845.21
172 Kakathiya Grameena Bank 128.88 -319.66 -230.99
173 Chaitanya Grameena Bank 165.89 301.45 330.30
174 Shri Sathavahana Grameena Bank 165.16 104.63 113.78
175 Golconda Grameena Bank 182.12 179.77 206.24
176 Sri Rama Grameena Bank 181.23 204.97 278.24
177 Kanakadurga Grameena Bank 196.60 189.92 196.12
178 Godavari Grameena Bank 86.52 68.18 266.16

ANDHRA PRADESH 7080.33 6292.02 8833.67

179 Tunghabhadra Grameena Bank 1603.00 1610.00 1810.00
180 Malaprabha Grameen Bank 1579.51 920.26 1714.11
181 Cauverv Grameen Bank 197.42 665.50 178.45
182 Krishna Grameena Bank 963.87 422.55 535.81
183 Chitradurga Grameena Bank 382.80 543.81 553.28
184 Kalpatharu Grameena Bank 500.05 279.91 280.83
185 Kolar Grameena Bank 387.58 493.72 474.77
186 Bijapur Grameena Bank 1187.69 1258.36 1368.20
187 Chikmagalur Kodagu Grameena Bank 176.88 134.43 -96.04
188 Sahyadri Grameena Bank 252.03 262.72 284.64
189 Netravati Grameena Bank 83.27 109.51 113.54
190 Varada Grameena Bank 64.15 205.26 221.58
191 Vishwaraya Grameena Bank 100.86 145.55 162.66

KARNATAKA	7479.11	7051.58	7601.83
192 South Malabar Gramin Bank	1474.58	1193.33	1853.72
193 North Malabar Gramina Bank	1785.43	905.16	1129.95
KERALA	3260.01	2098.49	2983.65
194 Pandyan Grama Bank	515.74	815.91	1375.00
195 Adhiyaman Grama Bank	186.75	253.61	291.07
196 Vallalar Grama Bank	215.35	177.18	167.47
TAMIL NADU	917.84	1246.68	1833.54
GRAND TotAL	60061.69	60787.21	51929.12